



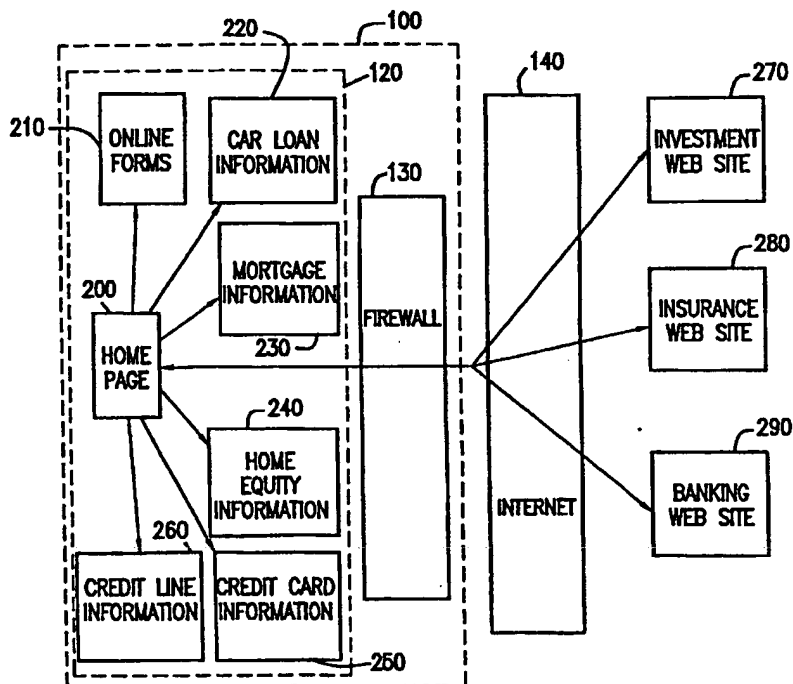
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(54) Title: CORPORATE INTRANET BANKING SYSTEM AND METHOD

(57) Abstract

A HyperText Markup Language Workplace Financial Services (HTML) software application installed on an intranet of a corporate customer of a banking institution. The HTML application provides the employees of the corporation with access to a full suite of the bank's retail financial services from their Personal Computers (PCs) on their desks at their workplace. The HTML application provides access to transactional online banking, discount brokerage, investment services, insurance, credit and loans. The present invention allows employees to fill out account application forms online, print out and sign the forms and apply for accounts by mail or fax. An application for an account can also be electronically submitted directly to the bank using digitized signatures and digitally signing the electronic application forms. Similarly, online provided applications for credit cards, lines of credit, auto loans, home equity loans, and first mortgages can be submitted to the bank either electronically through the public Internet or by facsimile or mail.



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CORPORATE INTRANET BANKING SYSTEM AND METHOD

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FIELD OF THE INVENTION

The present invention generally relates to online systems and methods for providing and marketing financial services, and more particularly to a system which is installed and operated on an in-house network of a corporate customer of the financial service provider.

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BACKGROUND OF THE INVENTION

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Conventionally, marketing of banking services to employees of corporations is accomplished through direct mailing, onsite enrollment programs and through branch fulfillment operations. Although these methods of establishing new accounts have proven somewhat successful, they each suffer from drawbacks in the areas of convenience, availability and accessibility. Although it is believed that many of the employee's would like to open bank accounts with a bank who has a relationship with the corporation, the signup procedures are often confusing, cumbersome and time consuming.

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SUMMARY OF THE INVENTION

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The present invention includes a HyperText Markup Language Workplace Financial Services (HTML) software application (a home page) which is installed on an intranet of a corporate customer of a banking institution. The HTML application provides the employees of the corporation (who can be current or potential customers of the bank) with access to a full suite of the bank's retail financial services from their Personal Computers (PCs) on their desks at their workplace. This access is

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convenient, always available and easily accessible. The HTML application provides access to transactional online banking, discount brokerage, investment services, insurance, credit & loans, and any other services or product providers with which the financial institution has developed a relationship.

In one embodiment of the present invention, the HTML application provides online applications for Demand Deposit Accounts (DDA) which allow employees to fill out the forms online, print them and apply for DDAs by mail or fax. In an alternative embodiment, an application for DDAs is electronically submitted directly to the bank. Similarly, applications for credit cards, lines of credit, auto loans, home equity loans, and first mortgages are submitted electronically through the public Internet connection to a web site maintained by the bank. Alternatively, all of these applications can be filled out online, printed and submitted in hardcopy form through traditional channels of delivery (e.g., mail, overnight courier or facsimile) or through branch fulfillment.

BRIEF DESCRIPTION OF THE DRAWINGS

For the purposes of illustrating the present invention, there is shown in the drawings a form which is presently preferred, it being understood however, that the invention is not limited to the precise form shown by the drawing in which:

Figure 1 illustrates a system according to an embodiment of the present invention;

Figure 2 depicts the HTML links provided by the present invention;

Figure 3 is a screen print of the home page according to one embodiment of the present invention;

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Figure 4 is a screen print of the home page according to a second embodiment of the present invention;

Figure 5 is a screen print of the home page according to a third embodiment of the present invention;

5 Figures 6-12 illustrate some of the online forms made available by the present invention;

Figure 13 is a flow chart describing the method of the present invention for application processing; and

10 Figure 14 is a flow chart describing the an automated method of application processing.

DETAILED DESCRIPTION OF THE INVENTION

Figure 1 illustrates a system according to the present invention. Employee workstations 110a - 110n are coupled to a
15 corporation's intranet 120 within the corporate customer's facility 100. Although the facilities of the corporation may be widespread throughout the country or world, groups of employee workstations 110a- 110n are typically coupled to a network at a local facility. The networks can either be Local Area Networks (LANs), Wide Area Networks (WANs) or any
20 other type of network which interconnects workstations 110a-110n to each other and common computing resources (databases, storage, communication devices...). The various facilities of the corporation have been generalized into the single facility 100 illustrated in Figure 1. Furthermore, the networks at the various corporate facilities have been
25 illustrated in Figure 1 as being interconnected into a network known as an intranet 120. The intranet 120 depicted in Figure 1 generally represents all of the corporation's networks, but the system of the present invention also works on a local level where the facility 100 is a single corporate facility and the intranet 120 is a single LAN.

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The employee workstations 110a-100n are typically Personal Computers (PCs) but could also be more advanced graphic workstations or simpler Personal Digital Assistants (PDAs) or an Internet workstation through which an employee of the corporation can connect to the intranet 120. In the preferred embodiment of the present invention, the workstations 110a-110n employ a Graphical User Interface (GUI).

Most corporations today provide the capability for their employees to connect to the Internet 140. Typically, this connection to the Internet 140 from the corporation's intranet 120 is accomplished through a firewall 130. The firewall 130 is a security device well known in the art which prevents unauthorized parties from gaining access from the public Internet 140 back into the corporation's intranet 129.

Element 150 in Figure 1 represents the facilities of the banking institution. Similar to the corporate customer facility 100, the bank's systems are connected to the Internet 140 through a firewall 160. As will be further described below, the bank maintains a server 170 upon which a bank web page (or pages) are hosted. In an alternative embodiment of the present invention, the bank's web page(s) can be hosted on a server owned and maintained by the bank or a third party. In a preferred embodiment of the present invention, a second firewall 180 is constructed which provides additional protection for the internal systems 190 of the bank. The internal systems 190 contain extremely confidential and proprietary data (e.g., customer's account information) which requires additional protection from unauthorized access.

Figure 2 depicts an embodiment in which the HyperText Markup Language (HTML) application of the present invention is installed on the intranet 120 of the corporation. As previously described, the intranet 120 could also be a local network to which the employees are connected. Furthermore, an alternative embodiment, the HTML

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application can be installed directly on each of the employees' workstations (110a-110n in Figure 1). The HTML application consists of a home page 200 and several other pages 210-260 which are linked to the home page through means well known skilled in the art. In a preferred embodiment of the present invention, an icon representing the home page 200 appears on the desktop screen of the employees' workstations (110a-100n). By selecting (clicking on) the icon, the HTML code for the home page is executed and the employee is presented with home page on the display monitor of the workstation (110a-110n). Figs. 3-5 represents three examples of home pages 200 which could be used in an implementation of the present invention.

Figure 3 represents a home page 200 which would typically be used for information regarding workplace financial services, home page 200 depicted in Figure 4 is used for personal financial services, while home page 200 depicted in Figure 5 is used for small business services. The home pages 200 illustrated in Figs. 4 and 5 would be installed on the personal computer of an individual or small business owner respectively.

As seen in Figure 2, the home page 200 provides links to several other pages 210-260 which provide the employee with various kinds of information and functional capability. The various additional pages 210-260- depicted in Figure 2 are illustrative of the types of information and functionality which can be provided by the present invention and are not intended to limit the present invention to the specific information or functionality illustrated in this Figure. In the embodiment shown in Figure 2, the various pages 210-260 are illustrated as being hosted on the network 120 of the corporation. Alternatively, these pages 210-260 could be hosted directly on the employee's workstation (110a-110n in Figure 1) or on the server 170 of the bank (see Figure 1). If the pages 210-260 are hosted on the bank's server 170, the employee must

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access these pages 210-260 through the Internet 140. If the corporation does not provide Internet access to the employees at the workplace, the embodiment depicted in Figure 2 is preferred (less the Internet 140 link illustrated in this Figure).

5 As illustrated in Figure 2 and Figures 3-5, the additional pages 220-260 linked to the home page 200 provide the employee/user with information related to the services offered by the financial institution. These services include automobile loans, credit cards, credit lines, mortgages, home equity loans, online trading, insurance and investment
10 services. In order to received detailed information about these services or actually view and manipulate existing accounts, the employee selects an icon on the home page 200 which links the employee through the Internet 140 and to the Internet site (e.g., 270-290) of the service provider. In the case of online banking, the employee would be linked to the online banking
15 site 190 of the banking institution.

 One significant flexibility of the present invention is that it allows the links (e.g., 270-290) and the informational pages (220-260) to be tailored for each corporation and even for different geographic areas. For example, if a corporation uses a particular investment provider for
20 servicing its 401K program, the home page 200 can include a link to that investment provider's Internet site so that employees can view and maintain their 401K accounts. The financial institution might also offer special rates to the employees of a particular corporation, for example on car loans. The informational page (e.g., 220) can be tailored to the rate
25 being offered to the employees of that corporation.

 The home page can be further tailored to particular geographic areas. For example, large multinational banks have operations throughout the world. The Japanese branch of this bank will offer different services than will the United States branch or the United Kingdom branch.

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Using the same basic structure of the present invention, the home page 200, informational pages 210-260 and the external links 270-290 can each be tailored to the types of services offered in a particular geographic area.

One of the most significant functions provided by the present invention is the online application forms page 210. Through this page, the employee of the corporation can view, fill out and print the forms required to open new accounts such as Demand Deposit Accounts (DDA) savings accounts. Figs. 6-12 illustrate a sample of the various forms which are available to the employee on his desktop. For example, Figs 6 and 7 together constitute the application form for a DDA. Figure 8 depicts an online form for the issuance of a Payment order. Figure 9 illustrates a form for transferring of funds. Figure 10 shows a Personal Signature Card form. Figure 11 is an Authorization for Direct Deposit. Figure 12 is an example of an online U.S. government form, in this case a W-8 form for tax withholding. Further forms can include auto loan application forms, credit card application forms, mortgage applications, credit line applications or home equity applications.

In regard to opening accounts or applying for loans, the online forms of the present invention provides a significant capability which is previously unknown in the art. Prior to the present invention, an employee of the corporation was required to either visit a physical branch of the bank, attend a local sign up promotion event, or engage in a lengthy traditional back and forth communication with the bank in order to open an account. In one embodiment of the present invention, the employee fills out the application forms online, prints them out, signs the printed out forms in the appropriate locations and forwards the signed forms to the bank via facsimile or mail with copies of the appropriate identification papers (e.g., driver's license, employee photo identification, current paystub

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...). The procedure conducted by the bank in processing the employee's application is described in detail below.

Due to current banking regulations, the employee must physically sign an application for a new account and a sign a signature card and fax or mail the physically signed documents to the bank. In the future it is anticipated that this regulation will be changed such that digitized signatures and digitally signed applications will satisfy the regulation. When this regulation change occurs, the system of the present invention provides the employee with the ability to affix his or her digitized signature to the application and signature card, digitally sign the application, and then forward the completed application electronically to the bank. In this scenario, the employee fills the required information on the online application form, affixes his or her digitized signature to the application and signature card (if required) and then electronically forwards the completed application to the bank via the Internet. Until the regulation change described above occurs, this feature of the present invention is not used and the novel mail/fax transmission of the online application is employed.

Methods for obtaining and incorporating a digitized signature are well known in the art. A digitized signature is essentially an electronic image (bitmap) of the employee's physical signature. The digitized signature can be captured by several methods including optically scanning a paper which includes the physical signature or having the employee "sign" on a digitizer tablet. Similarly, methods for digitally signing a document are well known in the art. Digitally signing a document is a security mechanism that typically encrypts an electronic document such that the recipient of the electronic document (i.e. the bank) can be assured that the document originated from the sender (i.e. the employee). A common digital signature method is to use public key/private key

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technology. In this method, the sender of the document uses his or her private key to encrypt the document and the recipient uses the public key to decrypt the document. The public key will only decrypt a document that was encrypted using the private key. Therefore, if the public key
5 successfully decrypts the document, the recipient is assured that the sender was the one who encrypted the document using the private key.

Page 220 illustrated in Figure 2 provides the employee with all of the information regarding automobile loan services and products offered by the bank. For example, this page provides the current rates for
10 new or used car loans as well as special promotions being offered for employees of the corporation. Additionally, as described above with respect to the online application forms, page 210 provides the application forms which the employee can fill out online and forward to the bank for processing. Page 220 can also provide links, through the Internet, to web
15 pages (not illustrated) hosted by new and used car dealers or manufacturers.

Page 230 provides the employee with informational material describing first mortgage loan services offered by the bank. For example, this page provides the employee with information regarding the current
20 interest rates, points and other conditions applicable to the first mortgage loans offered by the bank for employees of the corporation. Again, the employee can fill out the required forms online for the mortgage application and forward the completed forms to the bank as described above.

Page 240 contains information for use by the employee with respect to the home equity loans being offered by the bank. As described above, this page enables the employee to electronically fill out the required forms and forward the completed forms to the bank either through
25 traditional methods (fax or mail) or through the Internet 140. Similarly,

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pages 250 and 260 are information pages regarding credit cards and credit line services offered by the bank. Again, electronic forms are available to the employee which can be filled out and forwarded to the bank.

Figure 2 further illustrates links from the home page 200 on the network 120 to various other web pages 270-290 through the Internet 140. These web pages 270-290 can be hosted by the bank or other entities with which the bank has relationships. Through these web pages 270-290, the employee has available on his/her desktop access to a complete suite of financial services. Additionally, the institution deploying the present invention can develop relationships with other providers of goods or services (e.g., travel services). As a result of these relationships, the deploying institution can provide additional links on the home page 200.

The banking web site 290 can be implemented as illustrated in Figure 1 described above. Once the employee has established an account with the bank and has additionally signed up for online banking services, the employee can conduct his/her banking directly from the employee workstation (110a-110n) right from the employee's desk. As previously described with respect to the Figure 1, the online banking is conducted on an internal system 190 of the bank through firewalls 160 and 190.

Figure 13 illustrates the method for processing the employee's account application at the bank. In step 500, the employees fills out the application forms online and forward the application and other required documents (e.g., identification documents) to the bank. As described above, in one embodiment of the present invention, the employee prints out the completed forms, physically signs the forms, and either faxes or mails the forms along with the below described identification documents to the bank. In the alternative embodiment, the employee affixes his or her digital signature to the forms, digitally signs the application and

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electronically transmits the complete application to the bank. Some examples of identification documents are a copy of the employee's driver's license or passport; a copy of the employee's company photo ID; a copy of the employee's most recent paystub; if joint account is to be opened, copy of joint applicant's driver's license or passport. As described above, because of current banking regulations, the employee must physically sign the application papers prior to forwarding them to the bank. Once the regulations change, the present invention enables the employee to use a digitized signature, digitally sign the application papers and electronically forward the complete application to the bank.

In step 505 the bank receives the complete application package from the employee. In a preferred embodiment, the bank maintains a dedicated facsimile facility which is solely for the receipt of account applications. For example, faxes could be received at a dedicated fax server. Additionally, the facsimile received applications are maintained in electronic form since printing of the application on paper is not required by the present invention. In step 510, the application is prescreened. For applications received by facsimile or otherwise electronically, a customer service representative (CSR) of the bank opens the electronic file containing the application. For mailed applications, the paper applications are delivered directly to the CSR.

Regardless of how the application package is received, the prescreening process that is performed is identical. The prescreening operation is a two step process. In the first step the CSR verifies that all of the documents (forms and identifications) have been received. In a preferred embodiment, the bank also obtains sample copies of the employee identification cards and paystubs. This step is accomplished prior to the acceptance of the employee applications so that the CSR can verify that the identifications submitted by the employees match the

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identifications issued by the employer. Furthermore, in a preferred embodiment, the employer has provided the bank with the names and addresses of the employees which can be used to verify the information supplied by the employee. In the second step of the prescreening process, the CSR verifies that all of the required information has been provided on the received forms,

If there is any problem with missing forms or identifications or missing information (step 515), the CSR directly contacts the employee in order to correct the problem (step 520). Most application packages go through the prescreening process with no problems. Those applications will go on to step 510. The minority that do have problems, however, are individually dealt with. Most problems will occur due to missing information or missing ID. However, other problems could also occur, such as an ID that does not match the official sample or the information. If a problem of any sort does exist, the CSR calls the employee in order to rectify the situation. The CSR explains the problem, and requests that the employee re-send the entire application package with the proper or missing documents and/or information. When the new version of the application is received and is screened to be correct, the application package will continue to be processed.

Once an application package passes through the prescreening process (step 525), it is forwarded onto Centralized Account Support's New Accounts Unit (CAS) (step 530). It is at CAS where the account will actually be opened. Faxed application packages can be transmitted to CAS electronically, being received either as a paper fax or by a fax server. If the application goes into a fax server, it can then be printed out by CAS. In either case, the original fax file received by the bank receiving office is retained at least until notification has been received that the account has been opened (see step 540).

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Application packages which were received by mail are forwarded in one of two ways, depending on volume. If the volume is small, the packages can be faxed over to the same fax machine or server to which the faxed applications are sent. The originals will be retained by the bank at least until notification has been received that the account has been opened (see step 540). If the volume of mailed applications is large, faxing the application packages may be too cumbersome and time consuming. In this case, the mailed applications are put in an envelope at the end of each day and sent to CAS overnight. Before the application packages are sent, they are copied, and the bank receiving facility retains the copies at least until notification has been received that the account has been opened (see step 540).

Once the application package is received by CAS, the an account opening procedure illustrated in step 535 is followed. The applicant's information is be submitted to an account verification service such as Chexsystems, which is similar to a credit reporting agency. If a problem is reported by the service, CAS calls the customer to notify them that the account cannot be opened. CAS then notifies the bank receiving office with the names of all rejected account applications.

The data regarding the application is entered into bank database system for account tracking. Since these accounts are opened with a zero balance, it should be ensured that the account is not be immediately closed, so that the first direct deposit from the employee will not encounter any trouble.

The account is then assigned to a branch office. The employee can choose the branch to which the account is assigned, or the bank will automatically assign the account to the branch closest to the employee's place of work or home. A branch is preferably assigned so that if the customer/employee does need to visit a branch, it's assigned branch

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will have a copy of the employee's signature card. An order for checks for the employee is also transmitted to the check printing vendor and an order for an ATM card order is generated. The application form and copies of ID are attached to an End of Day Report and stored by CAS. The top half of the signature card is forwarded to the assigned branch as described above. The bottom half of the signature card is sent to a check files signature verification area.

As illustrated in step 540, CAS provides the bank receiving office with a daily report of all accounts processed each day, including the number of accounts opened, and the number of applications rejected along with the corresponding information. With this information, the bank receiving office notifies the employer of the employee's account number which is then used for direct deposit procedures by the employer (step 545)

A Fulfillment Center in the bank receives the information on each new account opened (step 550). This receipt signal the Center to mail the new customer a fulfillment package which includes the following items: a cover letter thanking them and welcoming them to the bank and informing the customer of its new account number(s); information on when they will receive their checks and ATM card; and the number for Customer Service.

Figure 14 illustrates the embodiment of the application processing method in which the employee electronically transmits the completed application to the bank which receives the electronic application (steps 600 and 610). Again, the prescreening operation is a two step process. In this embodiment though, as compared to the process of Figure 13, software automatically verifies that all of the documents (forms and identifications) have been received. The software compares the supplied identifications and information with that previously received from the employer. In the second step of the prescreening process, the system

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verifies that all of the required information has been provided on the received forms.

5 If there is any problem with missing forms or identifications or missing information (step 615), the system notifies a CSR who directly contacts the employee in order to correct the problem (step 620). In step 620, the application has been identified as being complete and correct.

10 The system then automatically executes the above described account opening procedure (steps 635-650) without the need for human intervention. A CSR will only get involved in the process if there is a problem with the employee's history as reported by the verification agency. Using the automated system of this embodiment of the present invention, the bank is able to streamline and expedite the account opening procedure.

15 Although the present invention has been described in relation to particular embodiments thereof, many other variations and other uses will be apparent to those skilled in the art. It is preferred, therefore, that the present invention be limited not by the specific disclosure herein, but only by the gist and scope of the disclosure.

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We claim:

- 1 1. A system for providing information related to financial
2 services on a corporate intranet comprising:
3 a home page of a financial service provider resident on the
4 corporate intranet; and
5 informational pages linked to the home page, wherein the
6 informational pages contain information related to the financial services.

- 1 2. The system as recited in claim 1, further comprising:
2 at least one link from the home page on the corporate intranet
3 to an Internet site.

- 1 3. The system as recited in claim 2, further comprising:
2 a corporate firewall on the corporate intranet, wherein the at
3 least one link passes through the corporate firewall.

- 1 4. The system as recited in claim 2, wherein the Internet site
2 provides financial services or products.

- 1 5. The system as recited in claim 4, wherein the Internet site
2 is maintained by a bank and the financial services or products are banking
3 services or products.

- 1 6. The system as recited in claim 5, wherein the banking
2 services or products include car loans, mortgages, home equity loans and
3 credit card services.

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1 7. The system as recited in claim 4, wherein financial
2 services or products include investment services or products, insurance
3 services or products and banking services or products.

1 8. The system as recited in claim 1, further comprising:
2 electronic forms linked to the home page, wherein the
3 electronic forms are used by employees of a corporation to facilitate the
4 provision of the financial services.

1 9. The system as recited in claim 8, wherein at least one of
2 the electronic forms is a form used to open an account at a financial
3 institution.

1 10. The system as recited in claim 9, wherein the at least one
2 electronic form is filled out online and transferred to the financial
3 institution electronically.

1 11. The system as recited in claim 9, wherein the at least one
2 electronic form is filled out online, printed out, physically signed and
3 transferred to the financial institution.

1 12. The system as recited in claim 10, wherein a digitized
2 signature is incorporated into the at least one electronic form and the at
3 least one electronic form is digitally signed prior to being transferred to the
4 financial institution.

1 13. The system as recited in claim 8, wherein at least one of
2 the electronic forms is used to apply for a loan at a financial institution.

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1 14. A method for providing information related to financial
2 services on a corporate intranet comprising the steps of:
3 installing a home page of a financial service provider on the
4 corporate intranet; and
5 linking informational pages to the home page, wherein the
6 informational pages contain information related to the financial services.

1 15. The method as recited in claim 14, further comprising
2 the step of:
3 establishing at least one link from the home page on the
4 corporate intranet to an Internet site.

1 16. The method as recited in claim 12, further comprising
2 the step of:
3 passing the link through a corporate firewall on the corporate
4 intranet.

1 17. The method as recited in claim 15, wherein the Internet
2 site provides financial services or products.

1 18. The method as recited in claim 17, wherein the Internet
2 site is maintained by a bank and the financial services or products are
3 banking services or products.

1 19. The method as recited in claim 18, wherein the banking
2 services or products include car loans, mortgages, home equity loans and
3 credit card services.

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1 20. The method as recited in claim 17, wherein financial
2 services or products include investment services or products, insurance
3 services or products and banking services or products.

1 21. The method as recited in claim 14, further comprising
2 the step of:
3 linking electronic forms to the home page, wherein the
4 electronic forms are used by employees of a corporation to facilitate the
5 provision of the financial services.

1 22. The method as recited in claim 21, wherein at least one
2 of the electronic forms is used to apply for a loan at a financial institution.

1 23. The method as recited in claim 22, wherein the loan is
2 selected from the group consisting of a mortgage, a home equity loan and
3 an auto loan.

1 24. The method as recited in claim 21, wherein at least one
2 of the electronic forms is used to apply for a line of credit at a financial
3 institution.

1 25. The method as recited in claim 21, further comprising
2 the step of:
3 opening an account at a financial institution using at least one
4 of the electronic forms.

1 26. The method as recited in claim 25, wherein the step of
2 opening the account further comprises the steps of:
3 filling out the at least one electronic form online; and

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4 transferring the filled out form to the financial institution.

1 27. The method as recited in claim 26, further comprising
2 the step of:

3 digitally signing the at least one electronic form prior to the
4 electronic form being transferred to the financial institution.

1 28. The method as recited in claim 27, further comprising
2 the step of:

3 incorporating a digitized signature into the at least one
4 electronic form prior to the digital signing step.

1 29. The method as recited in claim 25, wherein the step of
2 opening the account further comprises the steps of:

3 filling out the electronic form online;
4 printing the filled out electronic form;
5 signing the printed out form; and
6 transferring the printed out form electronically to the
7 financial institution by facsimile.

1 30. The method as recited in claim 25, wherein the step of
2 opening the account further comprises the steps of:

3 printing the electronic form;
4 filling out the form;
5 signing the filled out form; and
6 transferring the filled out form electronically to the financial
7 institution by facsimile.

- 21 -

1 31. The method as recited in claim 25, wherein the account
2 is a credit card account.

1 32. The method as recited in claim 25, wherein the account
2 is a direct deposit account.

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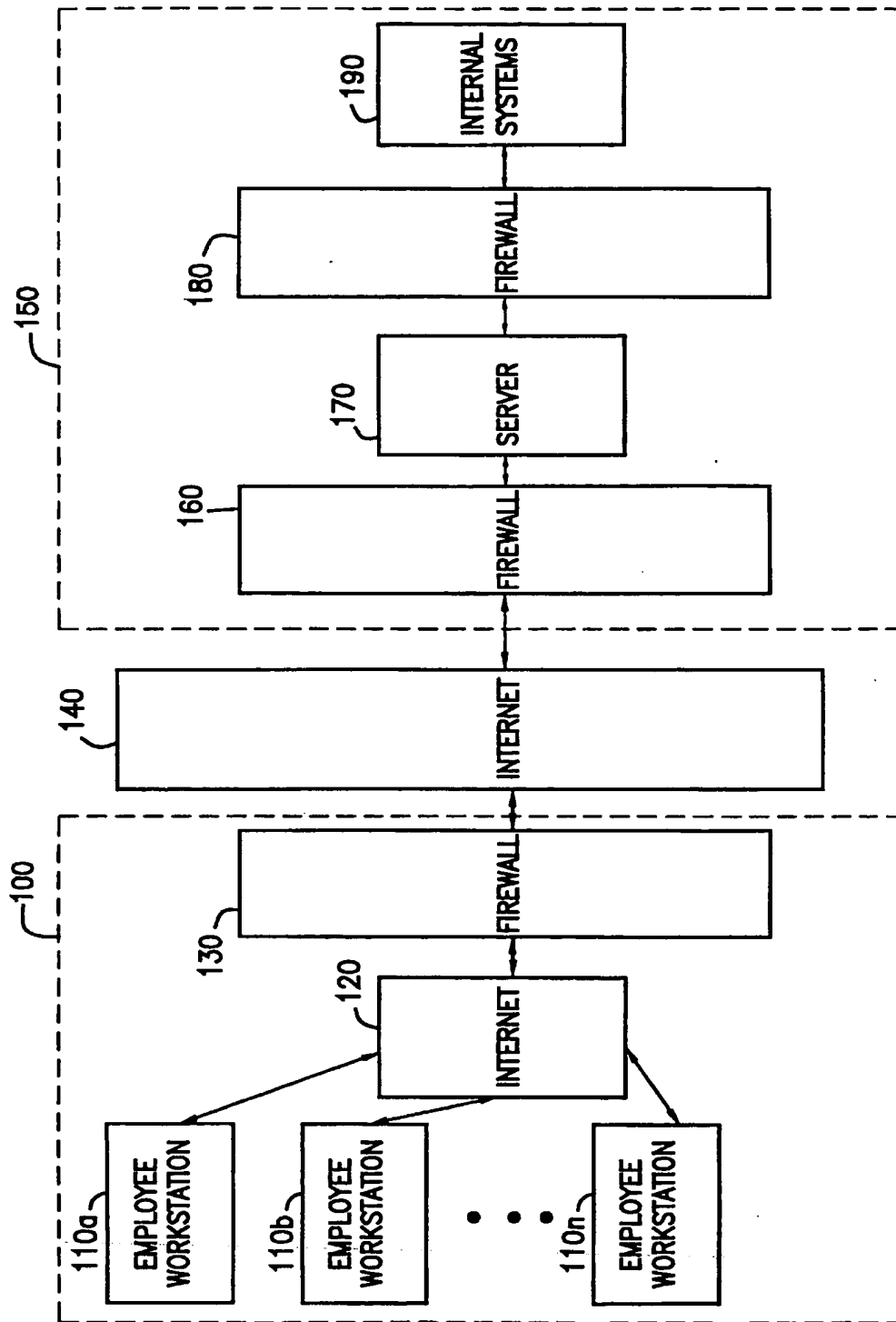


FIG. 1

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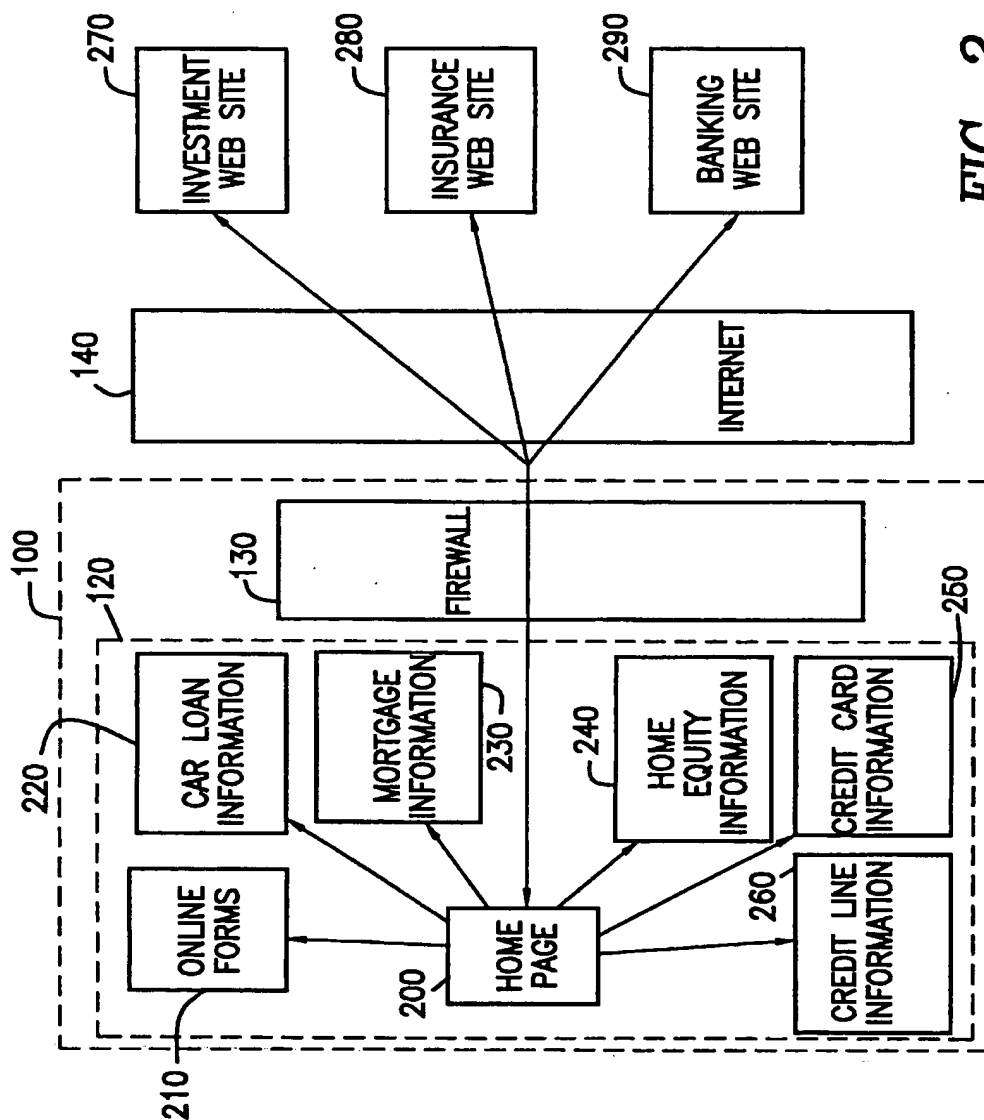



FIG. 2

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 CHASE	THE RIGHT RELATIONSHIP IS EVERYTHING
---	--------------------------------------

WORKPLACE
FINANCIAL SERVICES

SPECIAL OFFERS FOR
COMPANY NAME EMPLOYEES.

>UP TO \$500 OFF MORTGAGE CLOSING COSTS.
>\$250 CLOSING REBATE ON HOME EQUITY LINES OF CREDIT

CREDIT & LOANS	INSURANCE & INVESTMENTS
APPLY FOR AUTO LOAN	INSURANCE
APPLY FOR CREDIT CARD	CHASE VISTA FUNDS
APPLY FOR CREDIT LINE	CHASE INVESTMENT SERVICES
APPLY FOR HOME EQUITY LOAN	ONLINE TRADING
APPLY FOR MORTGAGE	ONLINE TERM LIFE QUOTE

>RETURN TO HOMEPAGE

FIG. 3

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PERSONAL
FINANCIAL SERVICES

WELCOME TO CHASE ON LINE... ADDING CHASE TO YOUR DESKTOP
CUSTOMIZED ESPECIALLY FOR (NAME OF CUSTOMER)

>FREE BETTER BANKING. CHECKING & SAVINGS FOR 1 YEAR!
>AND, FOR A LIMITED TIME, EMPLOYEES WHO APPLY WITH ONLINE ACCOUNT
APPLICATION WILL RECEIVE \$25

OPEN A CHECKING ACCOUNT NOW!	SPECIAL DISCOUNTS
FINANCIAL SERVICES	INFORMATION & OTHER SERVICES
CURRENCY TO GO	EASY WAYS TO BANK @ CHASE
CHECKING & SAVINGS	HOW TO USE THIS SITE
ONLINE BANKING	CONTACT CHASE FOR HELP
CREDIT & LOANS	CHASE.COM
INSURANCE & INVESTMENTS	CHASE PRIVACY POLICY

BEST WITH NETSCAPE OR IE 4.0 OR HIGHER

FIG. 4

SUBSTITUTE SHEET (RULE 26)

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CHASE

THE RIGHT RELATIONSHIP IS EVERYTHING

SMALL BUSINESS
FINANCIAL SERVICES

WELCOME TO YOUR WORKPLACE BANK...
CUSTOMIZED ESPECIALLY FOR EMPLOYEES OF

COMPANY
HERE

>FREE BETTER BANKING. CHECKING & SAVINGS FOR 1 YEAR!
>AND, FOR A LIMITED TIME, EMPLOYEES WHO APPLY WITH ONLINE ACCOUNT
APPLICATION WILL RECEIVE \$25

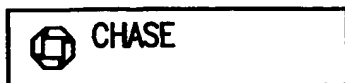
OPEN A CHECKING ACCOUNT NOW!	EMPLOYEE DISCOUNTS
FINANCIAL SERVICES	INFORMATION & OTHER SERVICES
CURRENCY TO GO	EASY WAYS TO BANK @ CHASE
BUSINESS CHECKING & SAVINGS	HOW TO USE THIS SITE
BUSINESS ONLINE BANKING	CONTACT CHASE FOR HELP
BUSINESS CREDIT & LOANS	CHASE.COM
INSURANCE & INVESTMENTS	CHASE PRIVACY POLICY

BEST WITH NETSCAPE OR IE 4.0 OR HIGHER

FIG. 5

SUBSTITUTE SHEET (RULE 26)

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THE RIGHT RELATIONSHIP IS EVERYTHING
WORKPLACE
 FINANCIAL SERVICES

RELATIONSHIP ACCOUNT APPLICATION

COMPLETE INFORMATION ONLINE. THEN SIGN AND DATE AT EACH LINE MARKED "X" AFTER PRINTING.

1. TYPE OF ACCOUNT YOU ARE APPLYING FOR WHICH TYPE OF SAVINGS DO YOU WANT? CLICK HERE IF YOU WANT: THE NEW ENHANCED CHASE ONLINE BANKING ☐

2. YOUR NAME (AS IT WILL APPEAR IN THE ACCOUNT TITLE)

LAST NAME FIRST NAME MI STREET ADDRESS (NO. P.O. BOX)

 APT# CITY STATE ZIP CODE YEARS THERE HOME PHONE

EMPLOYER EMPLOYER ADDRESS CITY

STATE ZIP CODE YEARS THERE OCCUPATION BUSINESS PHONE

EMPLOYEE ID# DATE OF BIRTH SOCIAL SECURITY # MOTHERS MAIDEN NAME

3. JOINT APPLICANTS INFORMATION (REQUIRED FOR JOINT APPLICANTS) JOINT ACCOUNT ° YES ° NO

IF YES: LAST NAME OF JOINT ACCOUNT HOLDER FIRST NAME OF JOINT ACCOUNT HOLDER MI

 STREET ADDRESS APT# CITY STATE ZIP CODE

 DATE OF BIRTH SOCIAL SECURITY # MOTHERS MAIDEN NAME

4. STATEMENT FORMAT

YOU WILL RECEIVE IMAGE COPIES OF YOUR PAID CHECKS WITH YOUR ACCOUNT
 STATEMENTS UNLESS YOU CHOOSE A DIFFERENT FORMAT LISTED BELOW:

PLEASE CHOOSE ONE PLEASE CHOOSE ONE OPTIONAL: LARGE TYPE (FOR CUSTOMERS WITH SPECIAL READING NEEDS) ☐STATEMENT MAILED TO:

5. BANKING CARD YOU WANT TO OPEN

FIG. 6

SUBSTITUTE SHEET (RULE 26)

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Choose one of the following to request the

CHASE BANKING CARD

Please include your Continental OnePass Number if applying for Chase Continental Debit Card:

6. Authorization

I am applying for the accounts and services checked above. I agree to the Deposit Account Agreement and Disclosures that will be mailed to me for these accounts and services. If I do not have a Chase Banking Card, I request that I be issued one and understand that eligible accounts may be linked to it. These linked accounts, whether singly or jointly-owned, can be accessed by the Chase Banking Card or by Banking by Telephone. I understand that certain accounts I am applying for and others I have told you (meaning The Chase Manhattan Bank and its affiliates) about, may be linked to help reduce or eliminate fees.

I acknowledge and agree that any information I have supplied in this agreement or will supply in the future is complete and correct. You or any other Chase business may rely on this information. I agree that you may obtain and use consumer credit reports and exchange credit information in connection with this agreement and any update, renewal or extension of credit you may extend to me or for any other legitimate business purpose. If I request, you will inform me whether any consumer credit report was requested and, if so, the name and the address of the consumer reporting agency which furnished the report. Chase may also verify my employment, pay, assets, debts and references, and anyone receiving a copy of this agreement is authorized to provide Chase with such information.

I consent to you and your affiliates sharing information from and about me and my accounts with each other and with others, including information that may be used to offer banking insurance and investment products to me, except to the extent I instruct you otherwise in accordance with Chase's Fair Credit Reporting Act Disclosure.

Check Imaging or No Checks with Statement. I authorize the Bank not to return paid checks with my account statements. If I selected the Check Imaging option, I agree to receive images (front only of my paid checks). I understand that the account statement will contain information about each check paid, including check number, dollar amount and date paid, thereby enabling reconciliation of the account. Upon request, photocopies of checks will be provided. The bank will not return original checks.

X Signature _____ Date: _____

X Signature _____ Date: _____

Under penalties of perjury, I certify that (1) the number shown on this form is my correct taxpayer identification number and that (2) I am not subject to backup withholding either because: (a) I am exempt from back up withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends or (c) the IRS has notified me that I am no longer subject to backup withholding (If signer has in fact been notified by the IRS that signer is subject to backup withholding due to notified payee underreporting, please strike out the appropriate phrase within the certification).

X Signature _____ Date: _____

X Signature _____ Date: _____

Send signed, printed Account Forms with Photocopy of Drivers License or Passport and Company Photo ID and last paystub to Chase Workplace Financial Services: BY FAX: 212 638-0973 or BY MAIL: 55 Water Street, North Tower, Suite 300, New York, NY, 1004-0199.

If this is a joint application, you must also include copies of joint applicant's Drivers License or Passport.

Chase. The right relationship is everything.
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FOR BANK USE ONLY

BAC/DEPT.:000 WFS/BAW ID CODE: 0000000 ACCOUNT NUMBER

ECA:

FIG. 7

SUBSTITUTE SHEET (RULE 26)

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Complete information online. Then sign and date at each line marked "X" after printing

**Security procedure Agreement
For Fax Issuance of Payment Orders**

Dear Valued Customer:

By reading, signing and returning this document to us, or by issuing payment orders to us subsequent to your receipt of this letter, you agree to the terms of this letter.

ISSUANCE OF INSTRUCTIONS: If you issue a payment to us, by telecopier (fax), then the conditions of our Transfer Application, a copy of which will be sent to you with your "Welcome Letter", will apply. When you issue instructions, by fax, we ask that you transmit to us the face of the transfer Application, properly completed and signed. If you do not have a Transfer Application, the instruction should be sent on Company letterhead with specific instructions on how to process the transfer.

REPETITIVE PAYMENT ORDERS: You may make arrangement with us, if you desire, for the processing of repetitive payment orders, i.e., payment orders in which your account to be debited, the name and ABA routing number of the beneficiary's bank (and intermediary bank, if applicable) and the name and account number of the beneficiary are pre-established, and in which only the dollar amount and the date of execution are variable. This pre-established information must be supplied to us in writing.

SECURITY PROCEDURE: As a general matter, we shall verify the authenticity of payment orders issued in your name, which exceed dollar thresholds from time to time established by us, by receipt of a tested telex, by call-back to you (or a designated person authorized by the account signer) at the telephone number in our records or as provided below. We shall be authorized to accept verbal confirmations which we believe to be genuine. Telephone number changes for call-backs must be provided to us in writing. We may, but we shall not be obligated to, record telephone call-backs. We shall not be responsible for (i) verifying any signature upon a fax instruction; (ii) any delay in executing (or rejecting) your instructions in the event we are unable to contact you (or a designated signer on your account) by telephone.

MISCELLANEOUS: We may from time to time provide you with operating procedures or instructions for use of our services. The terms under which we provide such services, including any operating procedures, are subject to amendment upon five days prior notice to you. All services are rendered subject to the terms and conditions governing your account(s). This letter of agreement shall be governed by the laws of the State of New York.

The Chase Manhattan Bank

By X Signature _____ Date _____

THIS SECTION TO BE COMPLETED BY CUSTOMER

**TELEPHONE NUMBERS FOR CALL-BACKS AND PERSON(S) DESIGNATED TO AFFIRM OR DISAFFIRM
PAYMENT ORDERS OR COMMUNICATIONS**

Name of Person #1	_____	Telephone Number	_____
Name of Person #2	_____	Telephone Number	_____
Name of Person #3	_____	Telephone Number	_____

CUSTOMER'S ACKNOWLEDGEMENT:

CHOOSE ONE: ☐ NEW AGREEMENT ☐ EXISTING AGREEMENT DATE

ACCOUNT TITLE ACCOUNT NUMBER (ACCOUNT TO BE DEBITED)

X Signature _____
By: (Authorized signature on account debited if applicable)

X Signature _____
By: (Authorized signature on account debited if applicable)

FIG. 8

SUBSTITUTE SHEET (RULE 26)

9/14

Complete information online. Then sign and date at each line marked "x" after printing
Funds Transfer Instruction

Commencing (Month) and on the (DATE) of each month thereafter, transfer
the sum of \$. . (please enter in exact amounts including cents, i.e. \$
1,234.56).

Please choose one of the options below:

PAYMENT IN (CHECK ONE) ☐ US DOLLARS ☐ LOCAL CURRENCY:

INDICATE LOCAL CURRENCY TYPE

The above amount should be transferred to the following:

Bank or Financial Institution:

Swift Address/CHIPS/ABA:

Address:

Country:

Postal Code:

Name on Account:

Account Number:

Please charge my account number
Chase Manhattan Bank charges.

with the above amount, plus The

These instructions shall remain in effect until you receive written notice of termination or revocation thereof. The undersigned agrees to indemnify The Chase Manhattan bank against any loss occasioned by The Chase Manhattan Bank complying with these instructions (either before or after death or disability of the undersigned) prior to such date or receipt of such written notice.

It is understood and agreed that The Chase Manhattan Bank will no way be held responsible for any damages resulting from your having failed to make any requested payment or payments by reason of inadvertence or oversight, or by reason of your having charged the account of the undersigned through inadvertence or oversight, if, after the termination or revocation of these instructions, other items drawn, accepted or made by the undersigned are returned because of insufficient funds. This agreement shall be binding upon the heirs, executors, administrators, legal representatives, successors and assigns of the undersigned.

X Signature _____
Date: _____

FIG. 9

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Personal Signature Card Complete information online. Then sign and date at each line marked "X" after printing.

ACCOUNT TITLE (Accounts with multiple owners are joint, payable to either owner or survivor).

CHASE USE ONLY:	DATE COMPLETED	ACCOUNT NUMBER	BAC/ PROFIT CENTER	DATE ACCT OPENED
-----------------	----------------	----------------	--------------------	------------------

Last Name	First Name	MI
-----------	------------	----

Taxpayer Identification Number(s): Primary Applicant's taxpayer Number ID#

____ - ____ - ____

Secondary Applicant's Taxpayer ID#

____ - ____ - ____

Check Account Arrangement: ☐ Individual ☐ Joint

Check Account Type: ☐ Checking ☐ Checking with Interest ☐ MMA (Money Market Account) ☐ Savings

I (we) agree that I/we have reviewed the information contained in this Personal Signature Card and Application and find it accurate on this date. In the payment of funds and in the transaction of all other business relative to this account, I/we agree that you are authorized to rely upon the signature(s) written below and on the next page. I/we have received and agree to the terms and conditions of the Deposit Account Agreement and Disclosures currently in effect and as may be amended for the type of account and services I/we selected above. If I/we do not have a Chase Banking card, I/we will be issued one/two and all eligible accounts will be linked to it/them. These linked accounts, whether singly or jointly owned, can be accessed by the Chase Banking Card or by telephone. During the review of my/our application, you may obtain a consumer report on me/us and if the application is approved, you may at any time in the future obtain additional consumer reports to review my/our account. I/we have to ask for the name and address of the consumer reporting agency which gave the consumer report.

Primary Applicant Signature

Joint Applicant Signature

X Signature _____

X Signature _____

Under the penalty of perjury, I/we certify (1) that the number(s) shown on this form is my/our correct taxpayer identification number(s) and (2) that I/we am/are not subject to backup withholding either because: (a) I/we am/are exempt from backup withholding, or (b) I/we have not been notified that I/we am/are subject to backup withholding as a result of a failure to report all interest or dividends, or (c) The Internal Revenue Service has notified me/us that I/we am/are no longer subject to backup withholding. (If "applicant" has in fact been notified by the IRS that it is subject to backup withholding due to notified payee underreporting, strike out the appropriate phrases within the certification.)

Primary Applicant Signature

Joint Applicants Signature

X Signature _____

X Signature _____

Check Imaging or No Checks with Statement: I/we authorize you not to return paid checks with my/our account statements. If I/we selected the Check Imaging Option, I/we agree to receive images (front only) of my/our paid checks. I/we agree that the account statement will contain information about each check paid, including check number, dollar amount and date paid, thereby enabling a proper reconciliation of the account. Upon request, photocopies of checks will be provided. You will not retain original checks.

Primary Applicant Signature

Joint Applicant Signature

X Signature _____

X Signature _____

CHASE USE ONLY: THE ABOVE INFORMATION AND (NO) _____ SIGNATURE(S) (PRIMARY AND JOINT, IF APPLICABLE)
WERE VERIFIED BY: Print Name: _____ Initials _____ Dept. No/Br. No. _____

FIG. 10

SUBSTITUTE SHEET (RULE 26)

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ENROLL IN DIRECT DEPOSIT TO RECEIVE SPECIAL EMPLOYEE PRICING DISCOUNTS FROM Chase!
COMPLETE INFORMATION ONLINE: THEN SIGN AND DATE AT EACH LINE MARKED "X" AFTER PRINTING

AUTHORIZATION AGREEMENT FOR DIRECT DEPOSIT OF PAYROLL

EMPLOYER _____ EMPLOYER ADDRESS _____ CITY _____ STATE _____ ZIP CODE _____

LAST NAME _____ FIRST NAME _____ MI _____ SOCIAL SECURITY # _____

HOME ADDRESS _____ APT# _____ CITY _____ STATE _____ ZIP CODE _____ YEARS THERE _____

HOME PHONE _____ BUSINESS PHONE _____

I AUTHORIZE MY EMPLOYER, _____, TO DEPOSIT MY NET PAY DIRECTLY INTO MY CHECKING ACCOUNT AND TO INITIATE (IF NECESSARY) DEBIT ENTRIES AND ADJUSTMENTS FOR ANY CREDIT ENTRIES IN ERROR TO MY ACCOUNT.

☐ CHECK IF APPLICABLE: I AUTHORIZE MY EMPLOYER TO DEPOSIT THE AMOUNT \$ _____ (PLEASE ENTER AMOUNT) PER PAY PERIOD INTO MY CHASE SAVINGS ACCOUNT WITH THE BALANCE OF MY NET PAY BEING DIRECT DEPOSITED TO MY CHASE CHECKING ACCOUNT.

TO ENSURE THAT MY ACCOUNT IS PROPERLY CREDITED, CHASE WILL COMPLETE ACCOUNT INFORMATION BELOW. I AGREE THAT THIS AUTHORIZATION WILL REMAIN IN EFFECT UNTIL I PROVIDE WRITTEN NOTIFICATION TO MY EMPLOYER TERMINATING THIS SERVICE.

X _____
SIGNATURE

DATE _____

CHASE USE ONLY
BANK NAME CHASE MANHATTAN BANK
BANK ROUTING NUMBER _____
CHECKING ACCOUNT NAME _____
CHECKING ACCOUNT NUMBER _____

SAVINGS ACCOUNT NAME _____
SAVINGS ACCOUNT NAME _____
SAVINGS ACCOUNT _____

FIG. 11

SUBSTITUTE SHEET (RULE 26)

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Form W-8BEN (October 1998) Department of the Treasury Internal Revenue Service	Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding ▶ Section references are to the Internal Revenue Code. ▶ See separate instructions. ▶ Give this form to the withholding agent or payor. Do not send to the IRS.	OMB No. 1545-1021
Do not use this form for: • A U.S. citizen or other U.S. person, including a resident alien individual • A foreign partnership (see instructions for exceptions) • A foreign government, international organization, foreign central bank of issue, tax-exempt organization, or private foundation, claiming the applicability of section(s) 501(c), 892, 895, or 1443(b) • A person acting as an intermediary • A person claiming an exemption from U.S. withholding on income effectively connected with the conduct of a trade or business in the United States		
Instead, use Form: W-9 W-BECI or W-BMY W-BECI or W-BEXP W-BMY W-BECI		
Identification of Beneficial Owner (See instructions.)		
1 Name of individual or organization that is the beneficial owner		2 Country of incorporation or organization
3 Type of beneficial owner <input type="checkbox"/> Individual <input type="checkbox"/> Corporation <input type="checkbox"/> Disregarded entity <input type="checkbox"/> Partnership <input type="checkbox"/> Trust <input type="checkbox"/> Estate <input type="checkbox"/> Foreign government <input type="checkbox"/> International organization <input type="checkbox"/> Foreign central bank of issue <input type="checkbox"/> Foreign tax-exempt organization		
4 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box. City or town, state or province. Include postal code where appropriate. Country (do not abbreviate)		
5 Mailing address (if different from above) City or town, state or province. Include postal code where appropriate. Country (do not abbreviate)		
6 U.S. taxpayer identification number, if required (see instructions) <input type="checkbox"/> SSN or ITIN <input type="checkbox"/> EIN		7 Foreign tax identifying number, if any (optional)
8 Account number(s) (optional)		
Claim of Tax Treaty Benefits (if applicable)		
9 I certify that (check all that apply): a <input type="checkbox"/> The beneficial owner is a resident of within the meaning of the income tax treaty between the United States and that country. b <input type="checkbox"/> If required, the U.S. taxpayer identification number is stated on line 6 (see instructions). c <input type="checkbox"/> The beneficial owner is not an individual, derives the income for which the treaty benefits are claimed, and, if applicable, meets the requirements of the treaty article dealing with limitation on benefits (see instructions). d <input type="checkbox"/> The beneficial owner is not an individual, is claiming treaty benefits for dividends received from a foreign corporation or interest from a U.S. trade or business of a foreign corporation, and meets qualified resident status (see instructions). e <input type="checkbox"/> The beneficial owner is related to the person obligated to pay the income within the meaning of section 267(b) or 707(b), and will file Form 8833 if the amount subject to withholding received during a calendar year exceeds, in the aggregate, \$500,000.		
10 Special rates and conditions (if applicable—see instructions): The beneficial owner is claiming the provisions of Article of the treaty identified on line 9a above to claim a % rate of withholding on (specify type of income): Explain the reasons the beneficial owner meets the terms of the treaty article:		
Notional Principal Contracts		
11 <input type="checkbox"/> I have provided or will provide a statement that identifies those notional principal contracts from which the income is not effectively connected with the conduct of a trade or business in the United States. I agree to update this statement as required.		
Certification		
Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalties of perjury that: • I am the beneficial owner (or am authorized to sign for the beneficial owner) of all the income to which this form relates. • The beneficial owner is a foreign person. • The income to which this form relates is not effectively connected with the conduct of a trade or business in the United States. • For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions. • Any income from a notional principal contract to which this form relates is not effectively connected with the conduct of a trade or business within the United States, and • I am not a former citizen or long-term resident of the United States subject to section 877 (relating to certain acts of expatriation) or, if I am subject to section 877, I am nevertheless entitled to treaty benefits with respect to the amounts received.		
Sign Here ▶ Signature of beneficial owner (or individual authorized to sign for beneficial owner) Date Capacity in which acting		
For Paperwork Reduction Act Notice, see separate instructions. Cat. No. 250472 Form W-8BEN (10-98)		

FIG. 12

SUBSTITUTE SHEET (RULE 26)

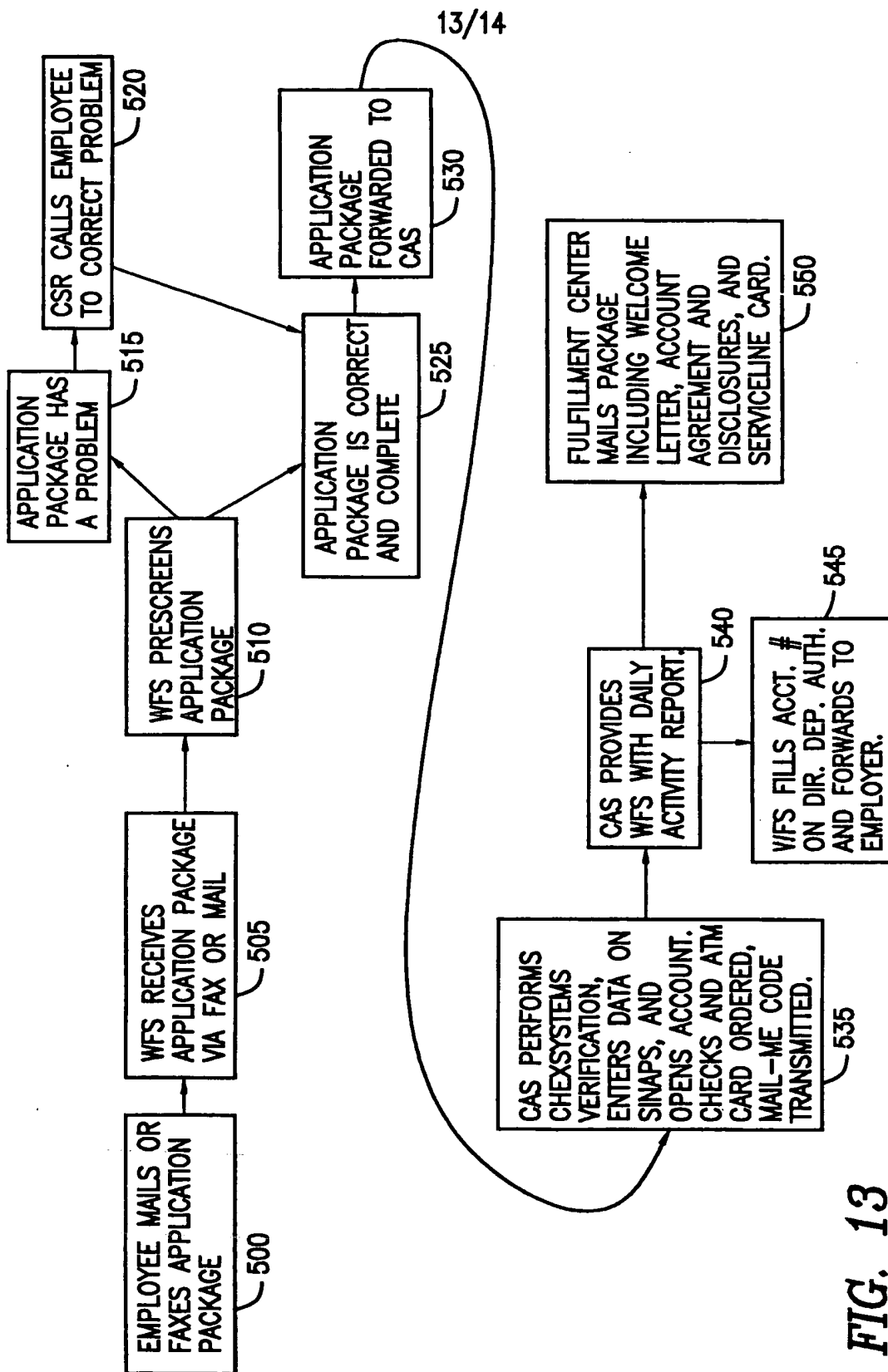


FIG. 13

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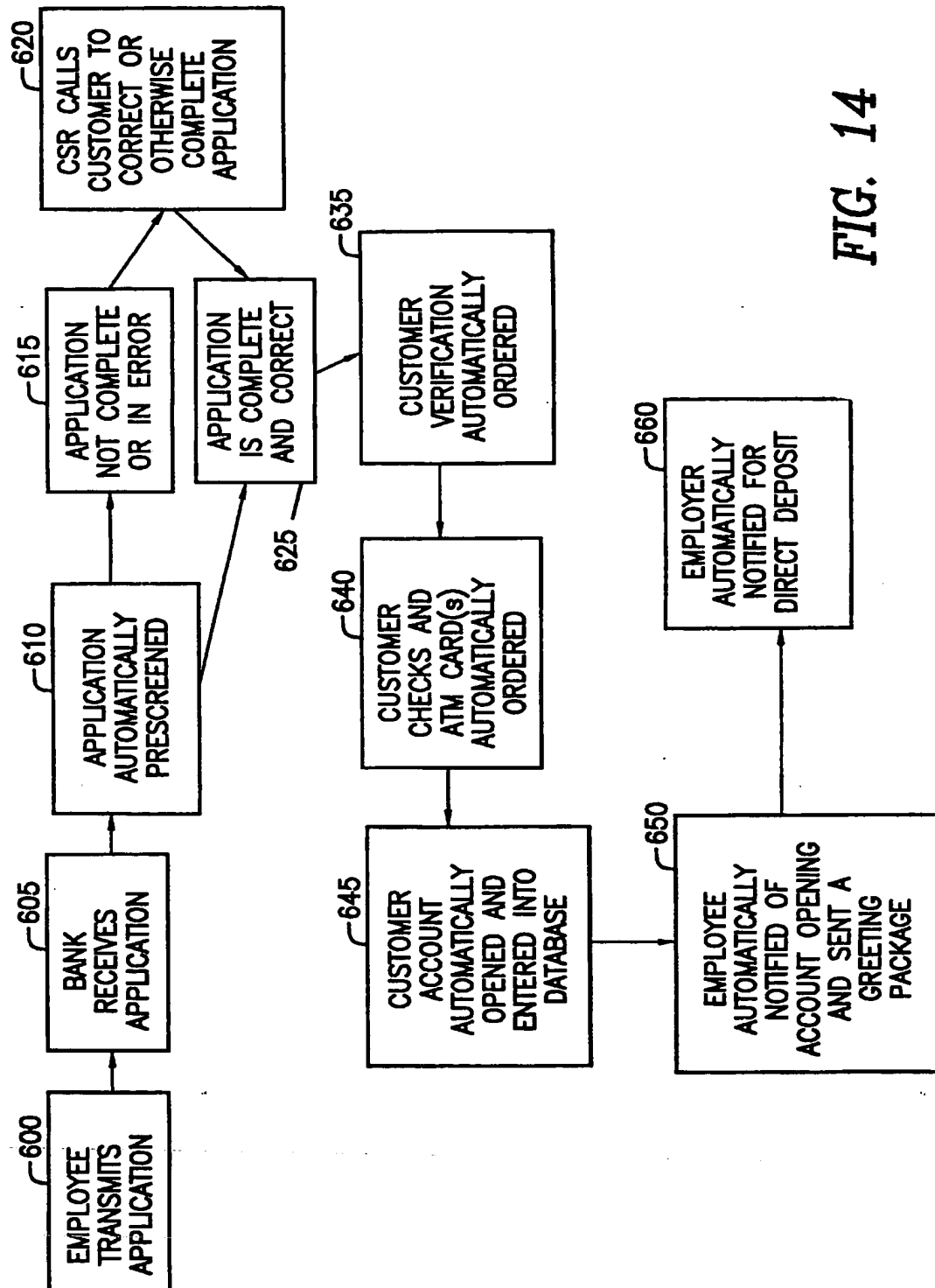


FIG. 14

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